

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:	)	CASE NO. : 20-13578-MDC
	)	
CLIFTON G. JOSEPH and	)	
BERNADETTE JOSEPH,	)	
Debtors	)	CHAPTER 13

**OBJECTION OF EXETER FINANCE, LLC  
TO CONFIRMATION OF PROPOSED CHAPTER 13 PLAN**

Exeter Finance, LLC (“Exeter”), by and through its attorneys, Mester & Schwartz, P.C., files **Objection to Confirmation of Debtor’s Proposed Chapter 13 Plan** and states:

1. On February 29, 2016, Debtor Clifton G. Joseph entered into a Retail Installment Sale Contract in the principal amount of \$16,286.60 (the “Contract”) that referred and related to the purchase of a 2010 BUICK Lacrosse Sedan 4D CXS, V.I.N. 1G4GE5EV6AF307538 (the “Motor Vehicle”).
2. The interest rate under the Contract is 21.00% *per annum*.
3. Exeter is the assignee of the Contract.
4. To secure the Contract, Debtor granted a first lien on the Motor Vehicle in favor of Exeter.
5. On September 3, 2020, Debtors filed a Voluntary Petition under Chapter 13 of the United States Bankruptcy Code.
6. On September 3, 2020, Debtors filed a Proposed Chapter 13 Plan (the “Plan”).
7. The Chapter 13 Trustee has scheduled a Meeting of Creditors for October 14, 2020.
8. As of September 3, 2020, the total principal balance of Exeter’s claim was \$14,247.60 plus interest.
9. The Debtors failed to list Exeter as a creditor in their plan.
10. The Debtors list the vehicle on their Schedule E/F as an unsecured claim.

11. The Debtors have not listed the collateral as a surrender.
12. If it is the intention of the Debtors to surrender the vehicle, the Plan should reflect that treatment.
13. For the foregoing reasons, Exeter objects to confirmation of the Plan.

WHEREFORE **Exeter Finance, LLC**, respectfully requests this Honorable Court to deny confirmation of the Plan.

Respectfully submitted,

MESTER & SCHWARTZ, P.C.

BY: /s/ Jason Brett Schwartz  
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Dated: October 9, 2020